Case 23-22035-CMB Doc 24 Filed 11/10/23 Entered 11/11/23 00:28:57 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	dentify the case:			
Debtor 1:	Robert L. Makowski Jr.	Social Security number or ITIN:	xxx-xx-3096	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Lisa M. Makowski	Social Security number or ITIN:	xxx-xx-0128	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	9/26/23
Case number:	23-22035-CMB			

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Robert L. Makowski Jr.	Lisa M. Makowski
2.	All other names used in the last 8 years		
3.	Address	496 Venetia Road Venetia, PA 15367	496 Venetia Road Venetia, PA 15367
4.	<b>Debtor's attorney</b> Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412–391–8000  Email: julie.steidl@steidl-steinberg.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412–644–2700  Date: 11/8/23

For more information, see page 2

Debtor Robert L. Makowski Jr. and Lisa M. Makowski

Case number 23-22035-CMB

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint	December 4, 2023 at 01:00 PM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8. Deadlines  The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/2/24		
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).	discharge		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/5/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/23/24		
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of crect 12/4/23 at 01:00 PM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	itors on:		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by ncreditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trustet etermine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn as the plan has been withdrawn and the plan has been withdrawn and the plan has been withdrawn.	elerk's office and served on the debtor, oblater than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except red from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If		

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-22035-CMB

Robert L. Makowski, Jr. Chapter 13

Lisa M. Makowski Debtors

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Nov 08, 2023 Form ID: 309iPGH Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
  - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Makowski, Jr., Lisa M. Makowski, 496 Venetia Road, Venetia, PA 15367-1331
aty	+ Alyk L Oflazian, Manley Deas Kochalski LLC, 1555 Lake Shore Drive, Attn: Bankruptcy Department, Columbus, OH 43204-3825
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	+ Mary F. Kennedy, Law Offices of Gregory Javardian, 1310 Industrial Boulevard, Suite 101, Southampton, PA 18966-4030
15640788	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court:, CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
15640787	+ CCO Mortgage Corp., Po Box 6260, Glen Allen, VA 23058-6260
15640789	+ Clearview Fcu/a-k Vall, 8805 University Blvd, Coraopolis, PA 15108-4212
15640790	+ Clearview Fcu/a-k Vall, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15640791	+ Court of Common Pleas of Washington Co, 100 W. Beau St, Suite 205, Washington, PA 15301-4432
15640792	+ Joel Marc Flink, Esq., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15640793	Katie Makowski, 1678 Ballinger Street, Homestead, PA 15120
15640794	+ MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15640798	PNC Financial Services, Pnc Cb Investigations, Cleveland, OH 44101

#### TOTAL: 14

### $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
•		Nov 09 2023 00:02:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: julie.steidl@steidl-steinberg.com	Nov 09 2023 00:02:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr -	- Email/Text: bnc@chapter13trusteewdpa.com	Nov 09 2023 00:02:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 09 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2023 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 09 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2023 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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Date Rcvd: Nov 08, 2023 Form ID: 309iPGH Total Noticed: 39

Date Rcvd: Nov 0	8,	2023 Form ID: 309	PiPGH	Total Noticed: 39
ust	+	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Nov 09 2023 00:03:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+	Email/Text: jdryer@bernsteinlaw.com	Nov 09 2023 00:02:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+	Email/Text: ebnpeoples@grblaw.com	Nov 09 2023 00:02:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15654707		Email/PDF: bncnotices@becket-lee.com	Nov 09 2023 00:09:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15640785	+	EDI: BANKAMER.COM	Nov 09 2023 04:51:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15640786	+	EDI: BANKAMER.COM	Nov 09 2023 04:51:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15643349	۸	MEBN	Nov 08 2023 23:58:02	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
15645639	+	Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 09 2023 00:03:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15640795		Email/Text: EBN@Mohela.com	Nov 09 2023 00:02:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15640796	+	Email/Text: nsm_bk_notices@mrcooper.com	Nov 09 2023 00:02:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
15640797	+	Email/Text: nsm_bk_notices@mrcooper.com	Nov 09 2023 00:02:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15640799		Email/Text: Bankruptcy.Notices@pnc.com	Nov 09 2023 00:02:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
15644467	+	Email/Text: ebnpeoples@grblaw.com	Nov 09 2023 00:02:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15640800	+	$Email/Text: \ BKSPSE lectronic Court Notifications @ spservicing and the property of the pro$	ng.com Nov 09 2023 00:03:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15640801	+	Email/Text: BKSPSE lectronic Court Notifications @spservicing the context of th	ng.com Nov 09 2023 00:03:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15640803	+	EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15640802	+	EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
15640804	+	EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727
15640805	+	EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15651634	+	Email/Text: EBN@edfinancial.com	Nov 09 2023 00:02:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

TOTAL: 27

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Nov 08, 2023 Form ID: 309iPGH Total Noticed: 39

r NATIONSTAR MORTGAGE LLC

cr \*+ Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed

Name Email Address

Alyk L Oflazian

on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

Brian Nicholas

on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee

bnicholas@kmllawgroup.com

Jeffrey Hunt

 $on\ behalf\ of\ Creditor\ Peoples\ Natural\ Gas\ Company\ LLC\ ecfpeoples@grblaw.com\ PNGbankruptcy@peoples-gas.com$ 

Kenneth Steidl

on behalf of Joint Debtor Lisa M. Makowski julie.steidl@steidl-steinberg.com

ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st

eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Robert L. Makowski Jr. julie.steidl@steidl-steinberg.com,

ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st

 $eidl\text{-}steinberg.com; awerkmeister@steidl\text{-}steinberg.com; amattish@steidl\text{-}steinberg.com}$ 

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Mary F. Kennedy

 $on\ behalf\ of\ Creditor\ Citizens\ Bank\ N.A.\ mary\ @javardianlaw.com,\ tami\ @javardianlaw.com; angie.harrigan\ @javardianlaw.com,\ tami\ angie.harrigan\ @javardianlaw.com,\ tami\ angie.harrigan\ angie$ 

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9